

868 W. Street Road No. 149
Warminster, PA 18974
November 18, 2016

William C. Miller, Trustee
1234 Market Street
Suite 1813
Philadelphia, PA 19107

Re: Dmitry KIPERVAS- Chapter 13 Bankruptcy

Dear Mr. Miller:

I worked for the non-profit foundation of Louisa Kipervas, Dmitry's wife for four months. When we were turned down for grants and sponsorships by every local bank, I discovered the unsavory financial history of Mr. and Mrs. Kipervas. In 2015, Louisa Kipervas made a \$25,000 "loan" to the Tri-State Health Foundation. However, ZERO free screenings (the primary charity work purportedly done by the organization) were performed that year. Essentially, she stashed \$25,000 of personal money in the Foundation account. I assume that her assets are also under scrutiny in this proceeding since they are a long-married couple. Irina Sprishen CPA is her accountant.

Furthermore, I witnessed signed stock transfers on her desk to Elenora and Gregory Rozman (her sister and brother-in-law in Staten Island, New York). Dmitry and Louisa Kipervas own a Florida real estate property with Elenora and Gregory Rozman, which may or may not have been disclosed.

The most troubling is their continued "live like royalty" lifestyle. If he needs protection from creditors, where did the money come from to throw a lavish Bat Mitzvah on February 20, 2016 for his daughter Emily? See the video here: https://www.facebook.com/MITLStudio/?hc_ref=PAGES_TIMELINE&fref=nf (Emily's Bat Mitzvah dated August 4th) Louisa Kipervas boasts about paying \$15,000 cash to the photographer alone, all of the furniture was custom rented, the dresses for Mrs. Kipervas and her daughters cost several thousand dollars, and the band received an \$1,000 tip. They attended this year's Congregation Beth Shalom Gala as paid sponsors (amount unknown) and the American Cancer Association Gala at \$500 per ticket. Mr. and Mrs. Kipervas brag about owning SIX luxury cars. She carried shopping bags into the office containing Chanel handbags/ accessories and Louboutin and Fendi shoes (extremely expensive luxury brands starting at \$1,000 minimum) at least once weekly during the time that I worked with her.

Dmitry Kipervas and his wife Louisa are perpetrating fraud upon your bankruptcy proceeding. Mr. Kipervas pays undocumented workers off the books and Mrs. Kipervas has two current claims for not paying rightful employment taxes (false 1099 contractor payments). They laugh about being "Philadelphia slumlords". Her Tri-State Health Foundation is an absolute scam. In short, these are not honest, hard-working immigrants, but the worst stereotypes of the Russian-American community.

Sincerely,



Wendy Sullivan

cc: Chief Judge Eric L. Frank , United States Bankruptcy Court, Eastern District of Pennsylvania, 900 Market Street, Suite 400, Philadelphia, PA 19107